Recording Requested By: AMERICA'S SERVICING COMPANY

Prepared By: Toylen Clarrett (106), AMERICA'S SERVICING COMPANY 1003 E BRIER DR, SAN BERNARDINO, CA 92408 866-430-0675
When Recorded Return To: LIEN RELEASE DEPT., AMERICA'S SERVICING COMPANY 1003 E BRIER DR MAC X0501-022, SAN BERNARDINO, CA 92408

DEED OF RELEASE

America's Servicing Company #:1100193036 "UMBERGER" Lender ID:722001/120521505 De Soto, Mississippi

MERS #: 100200100096008812 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. at PO BOX 2026, FLINT, MI 48501-2026 Phone: 866-430-0675 holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: MICHAEL L UMBERGER AND KATHY E UMBERGER, HUSBAND AND WIFE Address: 4520 REBEKAH PARK DR, OLIVE BRANCH, MS 38654 Phone: -

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Address: P.O. BOX 2026 FLINT, MI 48501-2026 Phone: 888-679-6377 Original Trustee: TRUE TITLE, INC. at Address: N/A, MS Phone: N/A

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is at 1901 E Voorhees Street, Suite C, Danville, IL 61834, P.O. BOX 2026, FLINT, MI 48501-2026

Dated: 04/21/2006 Recorded on 05/05/2006 as in Book/Reel/Liber: 2,466 Page/Folio: 32 as Instrument No.: N/A
In the Records of the County Recorder of De Soto Mississippi

Property Address: 4520 REBEKAH PARK DRIVE, OLIVE BRANCH, MS 38654 Indexing Instructions: LOT 17, PAYNE FLYNN SUBDIVISION, SECTION 8.

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On December 19th, 2012

PITSWART ARTPHACHON, Assistant Secretary

*TC4*TC4WFMF*12/19/2012 08:18:54 AM* WFMF03WFMM0000000000000002064210* MSDE SO* 1100193036 MSSTATE_TRUST_REL **TC4WFMF* DEED OF RELEASE Page 2 of 2

STATE OF California COUNTY OF San Bernardino

On December 19th, 2012 before me, ESTHER RUIZ, Notary Public, personally appeared PITSWART ARTPHACHON, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,

ESTHER RUIZ

Notary Expires: 06/26/2014 #1893177



(This area for notarial seal)